

WHAT TO DO IF YOU BECOME A VICTIM CONTINUED...

- National Check Fraud Service
(843) 571-2143
- SCAN—(800) 262-7771
- TeleCheck - (800) 710-9898 or
927-0188
- CheckRite - (800) 766-2748
- CrossCheck - (707) 586-0551
- Equifax Check Systems
(800) 437-5120
- International Check Services -
(800) 536-5380

10) Contact the Social Security Administration's Fraud Hotline at 1-800-269-0271.

11) Contact the state office of the Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number and fill out the DMV's complaint form to begin the fraud investigation process.

12) Obtain description of suspect (if known)

13) Obtain witness information:

- Persons who accept applications
- Salespeople
- Apartment Managers
- Employers

14) Evidence: Gather all documents and supply them to the Rocklin Police Department at the time of the initial report or supplemental report.

15) What is the financial loss to you? Attach all supporting documentation.

SAMPLE "COURTESY NOTICE"

(When you receive a bill demanding payment on an account you didn't open)

(Date)

Dear (Creditor Name/Collection Agency Name):

On (Date), I received your letter demanding payment of (\$\$ amount). I did not open this account and incur this unpaid balance. Someone, other than myself, wrongfully used my personal information to obtain a line of credit/service. Your company extended a line of credit/services to someone, other than myself.

You are hereby notified that on (Date), I filed an identity theft report with the Rocklin Police Department. The case # is (____-____-____), a copy of which can be obtained by contacting the Rocklin Police Department's Records Division at (916) 625-5427.

Closing,

(Your name and address)

****REMINDER****

*In dealing with the authorities and financial institutions, **keep a log** of all conversations, including dates, times, names, and phone numbers. Note the time spent and any expenses incurred. Confirm conversations in writing. Send correspondence by certified mail (return receipt requested). Keep copies of all letters and documents.*

Depending upon the location (jurisdiction) of where the crime occurred (goods or services obtained or delivered) an investigator may or may not be assigned to this case. If the crime occurred in our jurisdiction and there are workable leads, such as witnesses and suspect information, an investigator will be assigned to the case.

IDENTITY THEFT WHAT TO DO IF IT HAPPENS TO YOU!



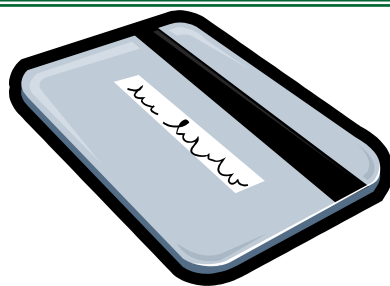
*Rocklin Police Department
4060 Rocklin Road
Rocklin, CA 95677
(916) 625-5400
Fax: (916) 625-5495*

This guide provides victims of identity theft with the major resources to contact. Victims themselves have the ability to assist greatly with resolving their case. It is important to act quickly and assertively to minimize the damage.

PC 530.5: Unauthorized Use of Personal Identifying Information:

(a) Every person who willfully obtains personal identifying information... of another person without the authorization of that person, and uses that information for any unlawful purpose, including to obtain, or attempt to obtain, credit, goods, services, or medical information in the name of the other person without the consent of that person is guilty of a public offense.

WHAT IS IDENTITY THEFT??



Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number and mother's maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, Credit cards, and social security benefits, renting apartments, and establishing services with utility and phone companies.

WHAT TO DO IF YOU BECOME A VICTIM

- 1) Set up a folder to keep a detailed history of this crime.
- 2) Keep a log of all your contacts and make copies of all documents.
- 3) Contact all creditors, by phone and in writing to inform them of the problem.
- 4) Notify the nearest US Postal Inspector if your mail has been stolen or tampered with. (See phone listing under *Federal Government*.)
- 5) Contact the Federal Trade Commission to report the problem:
— www.ftc.gov—The FTC is the federal clearinghouse for complaints by victims of identity theft. The FTC helps victims by providing trained counselors to help resolve financial and other problems that could result from identity theft. Their hotline telephone number is 1-877-IDTHEFT (438-4338).
- 6) Call each of the three credit bureaus' fraud units to report identity theft. Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file asking that creditors call you before opening any new accounts.
- 7) Request that a copy of your credit report be sent to you—as a victim, you are entitled to a free copy of your report.



Credit Bureaus

Equifax

PO Box 74021, Atlanta, Georgia 30374-0241

- To order your report, call 1-800-685-1111
- To report Fraud, call 1-800-525-6285

Experian

PO Box 949, Allen, Texas 75013-0949

- To order your report, call 1-888-397-3742
- To report fraud, call 1-888-397-3742

Trans Union

PO Box 390, Springfield, Pennsylvania 19064-0390

- To order your report, call 1-800-916-8800
- To report fraud, call 1-800-680-7289

8) Alert your banks to flag your accounts and contact you to confirm any unusual activity. Request a change of PIN and a new password.

9) If you have any checks stolen or bank accounts set up fraudulently, report it to the following companies: